



Your Housing Search: Tips & Tricks



Calculating Affordability

Knowing how to calculate affordability is one of the most important parts of your housing search, as you want to make sure you're looking for affordable units. Otherwise, we may not be able to approve it for subsidy.

Where do I start?

Before you can start calculating, you will need to know the following questions:

- What is my Line 9 amount?
- What county are you searching in?
- What bedroom size are you searching for?
- What utilities is the tenant responsible for?

For utilities the tenant will be responsible for:

- Does the unit have electric, gas or both?
- Is the heating powered by electric or gas?
- Is the cooking powered by electric or gas?
- Is the water heated by electric or gas?
- If the tenant is responsible for water, what water company services the unit?
- If the tenant responsible for sewer, what sewer company services the unit?

Once you have the answers to these questions:

You can either use the Utility Allowance charts you received at orientation to determine affordability (rent + utilities can NOT be more than Line 9) or contact BHA to verify for you.

Talking to Landlords



In this rental market, be prepared to not only talk to multiple landlords to find a unit to apply for, but for your search to take several weeks. Persistence is key.

What if I don't make more than 3x the rent?

If you are a voucher holder, you only have to make 3x the amount that your rent portion would be.

Questions you can ask:

- Is the unit still available?
- Can I make an appointment to view it?
- (If unit is no longer available): Do you know of any other units coming up?
- (If you have credit or other issues): How flexible is your screening criteria?

Tips:

- Find out if you can get deposit or related assistance before you get started.
- Be on time. Call ahead if you will be late.
- Never omit information that you think will count against you. Honesty is the best policy.
- Keep a housing search log to track names, addresses, rent amount and notes as to who you've contacted.
- Fill out a mock rental application before you begin applying anywhere.
- Unless the description says no phone calls, try to contact over the phone versus email.
- Call apartment complexes around the 10th of each month to see if any units are coming up.

Your Housing Search: Obligations & Expectations

The current rental market

With the housing market conditions as they are, we strongly recommend that you get started with your search immediately. Affordable units on sites like Zillow are rented within hours of being advertised. To be successful in finding a unit, you will need to have realistic standards; units are rented within hours, and there may not be a lot to pick from.

If you are fortunate enough to have a lead on a rental, please follow up on that lead as soon as possible. If your current landlord is open to take Section 8, encourage them to contact BHA to get more information. Remember, the more you know about how to search with your voucher, the better chance you'll have at finding an affordable rental that can be approved for the Section 8 program.

After BHA Orientation

Your Section 8 orientation covered many topics, some of which are:

- How to calculate affordability & correctly “shop” for a rental
- Understanding your responsibilities under the Section 8 program
- Reporting information to and responding in a timely manner to the Bremerton Housing Authority

However, in addition to knowing how Section 8 works, you should also be aware of what you have to do versus how BHA can help. Here's a breakdown:

Your obligations

1. Know exactly what you're looking for
2. Understand how to calculate affordability
3. Contact landlords and know what to ask about (utilities, screening criteria, viewing before applying, etc.)
4. Pull your free credit report
5. Gather your rental history (and, if applicable, any rental references)
6. Gather your employment/income history
7. Gather copies of Photo IDs for all adults
8. Identify screening barriers you may face (credit, rental, etc.) and know how to manage them in your search
9. Understand how to apply for rentals and complete a rental application

How BHA can help

1. Double-check the affordability calculation for a specific rental
2. Explain specific aspects of the Section 8 program (i.e.: the inspection process, housing paperwork) to the landlord where applicable
3. Review specific challenges that you may be experiencing and offer advice on how to handle
4. Provide a list of available affordable units by bedroom size for you to contact

Applicable in certain circumstances:

- Work with your assigned caseworker
- Refer you to outside agencies to assist with specific needs BHA can't help with